

Certificate Number: 16337-PAE-DE-027811994

Bankruptcy Case Number: 15-14848



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 26, 2016, at 7:26 o'clock PM EDT, Gary F Hartman completed a course on personal financial management given by internet by \$ Education USA, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 26, 2016 By: /s/Nisrene Tarraf

Name: Nisrene Tarraf

Title: Educator